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Substitute for form 1449B/P INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 23, 2003 (use as many sheets as necessary)		Complete if Known	
		Application Number	09/842,654
		Filing Date	04/27/2001
		First Named Inventor	Haruhiko KINOSHITA
		Group Art Unit	2182
Examiner Name	Unknown		
Attorney Docket Number	048369-0123		
Sheet	1	of	1

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U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		Office ³	Number ⁴	Kind Code ⁵ (if known)				
JMB	A1	JP	11-308213		11/05/1999			X
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NON PATENT LITERATURE DOCUMENTS			
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JMB	A2	"Report of the Research Meeting Pertaining to Risk Management Models," Japan, Financial Supervisory Agency Secretariat Planning Section, et al., 7/31/1999, pages 1-59.	
	A3	"Hitachi Integrated Financial Support Systems," Haitakku, Japan, Hitachi, Ltd., 4/1/2000, pages 27-28.	
	A4	MIKI IMAI et al., "Development of a Loan Portfolio System to Enable Trust Risk Management", Hitachi to Information, Japan, Hitachi Tohoku Software, Ltd., 12/15/1999, No. 5, pages 29-35.	
	A5	HIROSHI KAWAKAMI, "Authorization and Conformation are Both Major Hurdles to the Promotion of Electronic Commerce," Nikkei Information Strategy, Japan, Nikkei BP Company, 2/24/2000, Vol. 9, No. 2, page 41.	
	A6	SHIGEICHIRO YAMAZAKI et al., "Regarding an Internet Data Validation System," Information Processing Society Research Reports, Japan, Information Processing Society, 7/9/1999, Vol. 99, No. 54, pages 13-18.	

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Examiner Signature		Date Considered	3/9/06
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